



ask SHIP

Q: I know that the Medicare Annual Enrollment is over, but my Medicare Advantage Plan is just not working for me. Do I have to wait until next Fall to change it?

A: It is correct that the Annual Enrollment Period (October 15 - December 7) has ended for 2013. You do still have some options, however, that may help you in your situation.

The Annual Disenrollment Period takes place January 1 - February 14, 2014. During the Disenrollment Period, you can leave your current Medicare Advantage plan and switch to Original Medicare.

If you switch to Original Medicare during this time, you'll have until February 14 to join a stand-alone Medicare Prescription Drug Plan if your Medicare Advantage plan included drug coverage. Your new drug coverage would begin the first day of the month

after the plan receives your enrollment form.

Some examples of what you cannot do during the Disenrollment Period include:

- Switching from Original Medicare to a Medicare Advantage Plan
- Switching from one Medicare Advantage Plan to another
- Switching from one Medicare Prescription Drug Plan to another
- Joining, switching, or

dropping a Medicare Medical Savings Account (MSA) Plan.

If you have questions about your Medicare Advantage Plans, Enrollment Periods, or anything else related to Medicare, contact SHIP for help. Call 1-800-452-4800, or visit www.medicare.in.gov. You can also find us on Facebook and Twitter.

If you have...	You can switch to...
A Medicare private health plan with drug coverage (Medicare Advantage plan with prescription drug coverage—MAPD)	Original Medicare and a prescription drug plan or Original Medicare without a prescription drug plan
A Medicare Private Fee-For-Service (PFFS) plan that does not have prescription drug coverage and a stand-alone prescription drug plan (MA and PDP)	Original Medicare, but you must keep your current prescription drug plan
Original Medicare or Original Medicare and a prescription drug plan	You cannot switch your plan during this time